

Navigator Network Responsibilities

DRAFT 10/19/12

Lead Organization Responsibilities

- Identify community organizations most qualified to meet Navigator organization and Navigator representative responsibilities, if other than lead agency.
- Assure the service delivery network provides access to the broadest population possible, particularly for HBE target populations and other hard to reach populations.
- Assure a variety of methods are used to conduct outreach that reflects the cultural, language or other needs of the target population.
- Establish agreements with organizations that will serve as Navigator organizations that outline organizational requirements and responsibilities and Navigator representative qualifications and responsibilities as established by HBE.
- Assist Navigator organizations with infrastructure and staffing assistance, as needed.
- Coordinate with HBE for the delivery of training to Navigator organization staff.
- Coordinate with HBE to assure that staff meet all training and certification requirements.
- In cooperation with HBE, provide training and technical assistance to Navigator organization staff.
- Submit required reports to HBE at specified intervals.
- Ensure consumers are provided easy access to consumer rating tools as outlined by HBE to evaluate service quality and effectiveness.
- Provide technical assistance as needed to Navigator organizations, or coordinate with HBE for the provision of technical assistance.

Navigator organization responsibilities:

- Retain staff with expertise in eligibility, enrollment and program specifications for health care programs and/or health insurance plans or programs, including those provided through the Exchange.
- Assure staff are skilled in providing culturally sensitive and linguistically appropriate consumer services.
- Facilitate the provision of training and completion of certification requirements for staff as outlined by HBE for Navigators and other staff who deliver HBE-related services.
- Track and monitor staff training and certification to ensure staff serving as Navigators meet the qualifications established by HBE.

- Monitor service delivery to assure that consumers receive accurate, timely services that result in plan enrollments that reflect the best interests of consumers.

Navigator responsibilities:

- Fulfill training and certification requirements.
- Remain up to date with the most current information available that may change or impact plans and program services.
- Explain the role of the Navigator, the application and enrollment process, and consumer resources for complaints or questions.
- Explain the results generated through the on-line application.
 - If a QHP, assist the consumer to compare the plan benefits and costs and how each plan aligns with the consumer's or the families' health-related issues and needs and select a QHP.
 - Explain subsidies or cost sharing options available and how to use them.
 - Facilitate completion of application for subsidies or cost share options selected by the consumer.
 - If eligible for a Medicaid Program, explain the enrollment process.
- Explain terms and conditions for plans, costs, payment options, penalties (if applicable) and consequences of non-payment.
- Provide counseling and assistance for families as their financial circumstances change to help them remain insured.
- Make plan adjustments as needed and requested.

Application/Enrollment (Navigator or other Assister)

- With the consumer's consent, collect information about the individual and or family needed to complete an Exchange application
- Assist the consumer to complete the on-line application, or create an account and enter an application on the consumer's behalf
- Based on information collected from a consumer, assess the need for services outside the Exchange and provide information and referral to other community services or public programs that may benefit the consumer
- Accept and process payments for enrollment fees

Community Education and Outreach

Community education and outreach activities may be conducted by the lead agency or the Navigator organization or both and includes but is not limited to:

- Conduct public education events and activities designed to reach various populations to inform the community about Exchange related services, QHPs and other programs available through the Exchange, as well as subsidies and cost sharing benefits.

- Conduct outreach in a variety of locations throughout the community(ies) served to provide information about Exchange related services, QHPs and other programs available through the Exchange.
 - Outreach is focused on reaching HBE target populations or other traditionally uninsured or underinsured groups.
 - A variety of outreach methods are used to promote access among hard to reach populations.
- Outreach may include assistance with completing applications, plan selection and other Navigator-related responsibilities, if the Outreach worker is a certified Navigator.

Service Coordination

Service coordination may be provided by the lead agency or by the Navigator organization or both and includes but is not limited to:

- Provide consumers with information and referral to programs and services outside the Exchange that could be beneficial to the consumer and/or family members.
- Facilitate coordination with programs and services outside the Exchange to connect the consumer to program or service representatives who can provide information about the services and assist the individual to gain access